

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA  
PHILADELPHIA DIVISION

IN RE: DESSIA CRUZ )  
    Debtor(s)         ) CHAPTER 13  
    ) )  
CREDIT ACCEPTANCE CORPORATION ) CASE NO. 18-10721 (ELF)  
    Moving Party         ) )  
    ) HEARING DATE: 5-1-18 at 9:30 AM  
    ) )  
    v.                     ) )  
    ) )  
DESSIA CRUZ                 ) 11 U.S.C. 362  
    Respondent(s)         ) )  
    ) )  
WILLIAM C. MILLER             ) )  
    Trustee                 ) )  
    ) )  
    ) )

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**NOTICE OF MOTION, RESPONSE DEADLINE, AND HEARING DATE**

Credit Acceptance Corporation has filed a Motion For Relief From The Automatic Stay with the Court for relief from the automatic stay of 11 U.S.C. 362.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult an attorney.)**

1. If you do not want the court to grant the relief sought in the motion or if you want the court to consider your views on the motion, then on or before April 18, 2018 you or your attorney must do all of the following:

(a) file an answer explaining your position at:  
    United States Bankruptcy Court  
    Robert N.C. Nix Building  
    900 Market Street, Suite 400  
    Philadelphia, PA 19107-4299

If you mail an answer to the bankruptcy clerk's office for filing, you must mail it early enough so that it will be received on or before the date stated above; and

(b) mail a copy to the movant's attorney:  
    Morton & Craig LLC  
    **Attn.: William E. Craig, Esquire**  
    110 Marter Avenue, Suite 301  
    Moorestown, NJ 08057

2. If you or your attorney do not take the steps described in paragraphs 1(a) and 1(b) above and attend the hearing, the court may enter an order granting the relief requested in the motion.

3. A hearing on the motion is scheduled to be held before the Honorable Eric L. Frank on **May 1, 2018 at 9:30 am** in Courtroom number 1, United States Bankruptcy Court, Robert N.C. Nix Building, 900 Market Street, Suite 400, Philadelphia, PA 19107-4299.

4. If a copy of the motion is not enclosed, a copy of the motion will be provided to you if you request a copy from the attorney named in paragraph 1(b).

5. You may contact the Bankruptcy Clerk's office at 215-408-2800 to find out whether the hearing has been canceled because no one filed an answer.

Date: 4/3/18

/s/ William E. Craig  
William E. Craig, Esquire  
Morton & Craig LLC  
Attorney for Credit Acceptance Corporation